

Insurance.

public for their patronage of the Royal since the opening of the agency, and also to the Victoria Fire Companies, for their valuable services.

'The Fire Branch.'

Of this agency in 1864, was nearly double that of 1863—the risks in Victoria alone amounted to \$1,100,000.

The business of the

'Life Branch.'

Has also largely increased since the Directors reduced their rate to the English standard.

SPROAT & CO.
Store street.
Agents for Vancouver Island and British Columbia
Jell

The British and Foreign

MARINE

TRADING AND COMMERCE

LIMITED.

Capital, One Million Pounds Sterling

DIRECTORS IN LIVERPOOL AND LONDON:

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OFFICES, MANCHESTER BUILDINGS.
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Marine Insurances effected to all parts of the World.

FRANCISCO, HONGKONG, SHANGHAI, MELBOURNE, SYDNEY, &
 &c.
JANION, GREEN & RHODES,
 Agents.
Northern Assurance Co
 FOR
FIRE AND LIFE ASSURANCE.
 ESTABLISHED 1867.
 INCORPORATED BY ACT OF PARLIAMENT
CAPITAL, \$10,000,000,
 Fully subscribed by upwards of 700 Shareholders, who
 personal liability is extinguished.
INVESTED FUNDS, \$3,000,000
FIRE DEPARTMENT.
 This Company grants Insurances against Fire on every
 description of property.

This Institution accepts proposals at the rate of premium applicable to Europe, which on examination will be found most advantageous than any charged by other Offices having Agencies here. It unites all the advantages of a Mutual Association with the security of a Proprietary Company. The Participation Branch is conducted by the Proprietors of the Company for a charge of 10 per cent on the premium, and any other additional term whatever. Thus the assured enjoy the profit without the LIABILITY of the Mutual System.

Profits in this Institution are not more liberal. Should claims arise before the next investigation, prospective bonus of nearly 12½ per cent is allotted

JANION, GREEN & RHODES,
a/p18-8m AGENTS.

THE LANCASHIRE
Insurance Company
CAPITAL, TWO MILLIONS STERLING

London.....10 Cornhill
Liverpool.....7 Water Street
Glasgow.....4 South Innover Street
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HAVING BEEN APPOINTED AGENTS FOR
the above Company, we are now prepared to take
business at rates as moderate as those of any other respon-
sible Company.

WEISSENBURGER & SCHLOESSER,
my29 Vancouver Island Agency.

Marine Insurance.

THE UNION INSURANCE COMPANY
of San Francisco.

INDIVIDUAL LIABILITY, CAPITAL
Stock, \$750,000.
 For insuring Merchandise, Treasure, Commissions, Profits
 &c. For information, rates of Premium, &c.
 Apply to **LOWE BROTHERS,**
 Agents, Wharf street

Phoenix Fire Assurance
COMPANY.
 LOMBARD STREET and CHARING CROSS
LONDON.
 Established 1782.

For Insuring every kind of Property in all parts of the World from Loss or Damage by Fire.

THE PROMPTITUDE AND LIBERALITY WITH WHICH its engagements are always met by this Company are well known, and the importance of its relations with the public is manifest. It has been insured by this Company its establishment, it has paid more than Eight Millions Sterling in discharge of claims for Losses by Fire.

It insures in the most liberal manner all kinds of Property on the most favorable terms. The Phenix Office is unlimited, comprising in addition to the large invested capital of the Company the whole fortunes of numerous private gentlemen, and the funds of the Government, merchants and others in the United Kingdom, American and short time Insurances are effected upon all kinds of property in the United Kingdom and British Colonies on the most favorable terms.

Rules and Particulars of Insurance may be had on application to the Agents, Messrs. GUTHRIE & CO.,

T. C. NUTTALL & Co.
Agents for Vancouver Island and British Columbia
Apply to **R. LEMLEY** at
Wharf Street.

LONDON AND LANCASHIRE

Fire Insurance Company

(REGISTERED.)

CAPITAL - - ONE MILLION.

Offices - 93 and 74 King William Street
London & 14 Water Street, Liverpool

HENDERSON & BURNABY HAVING BEEN
 appointed Agent for the above Company, are pre-
 pared to issue Policies of Fire Insurance and to settle
 claims without delay at their office, Wharf street. Victo-
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